

Information to identify the case:

Debtor 1	<u>Eugene S Sanchez</u>	Social Security number or ITIN	xxx-xx-0680
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-19397-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene S Sanchez

4/18/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eugene S Sanchez
Debtor

Case No. 21-19397-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 18, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	Eugene S Sanchez, 581 Valley Road, Clifton, NJ 07013-2237

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 18 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 18 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Apr 19 2023 00:30:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519455578	+ EDI: BANKAMER.COM	Apr 19 2023 00:30:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
519490202	EDI: BANKAMER.COM	Apr 19 2023 00:30:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519455579	+ EDI: CITICORP.COM	Apr 19 2023 00:30:00	Best Buy/Cbna, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519488130	+ EDI: AIS.COM	Apr 19 2023 00:30:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519455580	+ EDI: CAPITALONE.COM	Apr 19 2023 00:30:00	Capital One Bank USA, PO Box 31293, Salt Lake City, UT 84131-0293
519455581	+ EDI: CITICORP.COM	Apr 19 2023 00:30:00	Citibank NA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
519500450	EDI: CITICORP.COM	Apr 19 2023 00:30:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519455582	+ EDI: CITICORP.COM	Apr 19 2023 00:30:00	Citicards Cbna, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
519455584	+ EDI: WFNNB.COM	Apr 19 2023 00:30:00	Comenity Bank/Anntylr, PO Box 182789, Columbus, OH 43218-2789
519455590	+ EDI: CITICORP.COM	Apr 19 2023 00:30:00	Macy's/Dsnb, 911 Duke Blvd, Mason, OH 45040
519455591	+ EDI: CITICORP.COM	Apr 19 2023 00:30:00	Macys/DSNB, PO Box 8218, Mason, OH 45040
519458512	EDI: DISCOVER.COM	Apr 19 2023 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519455585	+ EDI: DISCOVER.COM	Apr 19 2023 00:30:00	Discover Fin Svcs LLC, PO Box 15316,

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Apr 18, 2023

Form ID: 3180W

Total Noticed: 31

			Wilmington, DE 19850-5316
519455586	^ MEBN	Apr 18 2023 20:36:47	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
519455587	^ MEBN	Apr 18 2023 20:36:22	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
519455588	EDI: IRS.COM	Apr 19 2023 00:30:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519501232	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 18 2023 20:38:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519455589	Email/Text: PBNCNotifications@peritussservices.com	Apr 18 2023 20:38:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
519494750	Email/PDF: resurgentbknofications@resurgent.com	Apr 18 2023 20:43:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519501413	EDI: Q3G.COM	Apr 19 2023 00:30:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519455592	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
519480945	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2023 20:39:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519495258	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 18 2023 20:43:23	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285
519455593	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 18 2023 20:43:34	Sofi Lending Corp, 2750 East Cottonwood PKWY Suite 300, Salt Lake City, UT 84121-7285
519455594	+ EDI: RMSC.COM	Apr 19 2023 00:30:00	Syncb/Amazon Plcc, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519456193	+ EDI: RMSC.COM	Apr 19 2023 00:30:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519455595	^ MEBN	Apr 18 2023 20:37:10	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519455583	*+	Citicards Cbna, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Apr 18, 2023

Form ID: 3180W

Total Noticed: 31

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Franklin S. Montero	on behalf of Debtor Eugene S Sanchez montero@fmonterolaw.com thrasher.k@fmonterolaw.com,crisostomo.y@fmonterolaw.com,monterofr95137@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4